

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF MICHIGAN**

In Re: David Young

No: DG 11-00562
Chapter 13 Bankruptcy Proceeding
January 24, 2011

Debtor.

DEBTOR'S FIRST AMENDED CHAPTER 13 PLAN

NOW COMES the Debtor, David Young, who hereby amends his original Chapter 13 Plan as follows:

IV. B.1. a. The real property located at 1354 Kimberly Drive SE, Grand Rapids, MI 49508 will be surrendered to MetLife Home Loans and First Horizon. Any deficiency claim filed by MetLife Home Loans or First Horizon shall be treated as a general unsecured claim. MetLife Home Loans and First Horizon shall have 120 days from confirmation to file any deficiency claim. Upon confirmation of the Plan the stay shall be lifted to allow secured creditors to pursue its State law remedies.

IV. D. Unsecured Creditors: Claims in this class are to be paid from funds available after the dividends to administrative, secured and priority creditors and monthly payments to creditors indicated in the classes above. The payment allowed to general unsecured claimants will be satisfied by:

(XX) e. Payment of that amount remaining after payment of superior classes as set forth above. Payment to this class shall be on a pro-rata basis. The term of the Plan shall be 60 months.

In all other respects the Chapter 13 Plan remains the same.

VERIFICATION OF AMENDMENT

The above named Debtors hereby verify that the attached amendment is true and correct to the best of their knowledge.

Dated: February 28, 2011

/s/ David Young
David Young, Debtor

Dated: March 1, 2011

/s/ James R. Oppenhuizen
James R. Oppenhuizen (P68715)
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